

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

VINCENT E. BARBARINO  
MICHELA I. BARBARINO  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-23922

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/05/2018 and confirmed on 11/8/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		152,064.00
Less Refunds to Debtor	1,465.02	
TOTAL AMOUNT OF PLAN FUND		150,598.98

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,025.60	
Trustee Fee	7,128.76	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,154.36

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION	0.00	90,069.69	0.00	90,069.69
	Acct: 8594				
	FREEDOM MORTGAGE CORPORATION	99.68	99.68	0.00	99.68
	Acct: 8594				
	BANK OF AMERICA NA**	16,968.16	16,968.16	1,709.47	18,677.63
	Acct: 8418				
	PERITUS PORTFOLIO SERVICES*	15,886.91	15,886.91	1,594.59	17,481.50
	Acct: 9577				
					126,328.50

Priority					
	BRIAN C THOMPSON ESQ(*)	0.00	0.00	0.00	0.00
	Acct:				
	VINCENT E. BARBARINO	0.00	0.00	0.00	0.00
	Acct:				
	VINCENT E. BARBARINO	1,465.02	1,465.02	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC(*)	3,500.00	3,500.00	0.00	0.00
	Acct:				
	THOMPSON LAW GROUP PC(*)	2,525.60	2,525.60	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX0/23				
	THOMPSON LAW GROUP PC(*)	0.00	0.00	0.00	0.00
	Acct:				
	CLERK, U S BANKRUPTCY COURT	310.00	310.00	0.00	310.00
	Acct: XXXXXXXX-CMB				
					310.00

Unsecured					
	ECMC(*)	2,104.17	792.15	0.00	792.15
	Acct: 9973				
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: 9733				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 5860				
	CHASE BANK USA NA(*)	10,999.73	4,141.00	0.00	4,141.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 8385					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
Acct: 1793					
	CAPITAL ONE NA**	1,096.02	412.61	0.00	412.61
Acct: 9292					
	CITIZENS BANK NA	7,151.36	2,692.23	0.00	2,692.23
Acct: 2224					
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,368.71	891.74	0.00	891.74
Acct: 1641					
	PORTFOLIO RECOVERY ASSOCIATES, LL	4,880.52	1,837.34	0.00	1,837.34
Acct: 6168					
	DUQUESNE LIGHT COMPANY(*)	103.72	39.05	0.00	39.05
Acct: 8479					
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
Acct: 5550					
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
Acct: 1641					
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
Acct:					
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
Acct:					
	GRB LAW**	0.00	0.00	0.00	0.00
Acct:					
	ALLEGHENY IMAGE++	0.00	0.00	0.00	0.00
Acct:					
					10,806.12

TOTAL PAID TO CREDITORS

137,444.62

TOTAL CLAIMED

PRIORITY 310.00

SECURED 32,954.75

UNSECURED 28,704.23

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 7  
IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE:

VINCENT E. BARBARINO  
MICHELA I. BARBARINO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-23922

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Vincent E. Barbarino  
Michela I. Barbarino  
Debtors

Case No. 18-23922-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 27, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Vincent E. Barbarino, Michela I. Barbarino, 181 Baker Drive, McKnight, PA 15237-3661
14926313	+ Allegheny Image, 9335 McKnight Road, Pittsburgh, PA 15237-5903
14926318	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court:, Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, Pittsburgh, PA 15122
14926322	+ Roundpoint Mortgage Svcg Corporation, PO Box 674150, Dallas, TX 75267-4150

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 28 2023 00:27:00	Freedom Mortgage Corporate, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 28 2023 00:27:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14926312	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2023 00:27:00	AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
14926314	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2023 00:26:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14926315	+ Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2023 00:26:00	Bank of America, N.A., PO Box 15220, Wilmington, DE 19886-5220
14945368	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2023 00:26:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14930317	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2023 00:26:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14926321	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 28 2023 00:26:00	RBS Citizens, N.A., 1000 Lafayette Blvd, Bridgeport, CT 06604
14961087	Email/PDF: bncnotices@becket-lee.com	Nov 28 2023 00:31:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14961511	+ Email/Text: RASEBN@raslg.com	Nov 28 2023 00:27:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14961507	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 28 2023 00:28:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15120703	Email/Text: ECMCBKNotices@ecmc.org	Nov 28 2023 00:27:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

District/off: 0315-2

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14926319	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 28 2023 00:27:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15497452	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 28 2023 00:27:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14926316	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2023 00:31:26	Chase, PO Box 15298, Wilmington, DE 19850
14926317	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 28 2023 00:55:01	Chase/Disney Rewards, PO Box 15298, Wilmington, DE 19850
14926320	+ Email/Text: PBNCNotifications@perituservices.com	Nov 28 2023 00:26:00	Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115
14962508	Email/PDF: resurgentbknofications@resurgent.com	Nov 28 2023 00:31:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15318945	Email/Text: peritus@ebn.phinsolutions.com	Nov 28 2023 00:28:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14944232	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2023 00:27:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14964815	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 28 2023 00:31:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14927365	+ Email/PDF: rmscedi@recoverycorp.com	Nov 28 2023 00:31:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945812	^ MEBN	Nov 28 2023 00:13:18	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
14926323	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 28 2023 00:42:10	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14926324	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2023 00:31:35	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date Rcvd: Nov 27, 2023

Form ID: pdf900

Total Noticed: 29

Date: Nov 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Vincent E. Barbarino bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Michela I. Barbarino bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor RoundPoint Mortgage Servicing Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporate Ryan.Starks@brockandscott.com wbecf@brockandscott.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 12